

KIDS AND SOCIALIZING ONLINE

Social networking sites, chat rooms, virtual worlds, and blogs are how teens and tweens socialize online; it's important to help your child learn how to navigate these spaces safely. Among the pitfalls that come with online socializing are sharing too much information or posting comments, photos, or videos that can damage a reputation or hurt someone's feelings.

Applying real-world judgment can help minimize those risks.



REMINDE KIDS THAT ONLINE ACTIONS HAVE CONSEQUENCES

The words kids write and the images they post have consequences offline.

Kids should post only what they're comfortable with others seeing.

Some of your child's profile may be seen by a broader audience than you — or they — are comfortable with, even if privacy settings are high. Encourage your child to think about the language they use online, and to think before posting pictures and videos, or altering photos posted by someone else. Employers, college admissions officers, coaches, teachers, and the police may view your child's posts.

Remind kids that once they post it, they can't take it back.

Even if you delete the information from a site, you have little control over older versions that may exist on other people's computers and may circulate online.

Tell your kids not to impersonate someone else.

Let your kids know that it's wrong to create sites, pages, or posts that seem to come from someone else, like a teacher, a classmate, or someone they made up.

ENCOURAGE ONLINE MANNERS

Politeness counts. You teach your kids to be polite offline; talk to them about being courteous online as well. Texting may seem fast and impersonal, yet courtesies like "pls" and "ty" (for please and thank you) are common text terms.

Tone it down. Using all caps, long rows of exclamation points, or large bolded fonts are the online equivalent of yelling. Most people don't appreciate a rant.

Cc: and Reply all: with care. Suggest that your kids resist the temptation to send a message to everyone on their contact list.

TELL KIDS TO LIMIT WHAT THEY SHARE

Help your kids understand what information should stay private.

Tell your kids why it's important to keep some things — about themselves, family members, and friends — to themselves. Information like their Social Security number, street address, phone number, and family financial information — say, bank account or credit card numbers — are private and should stay that way.

Talk to your teens about avoiding sex talk online.

Research shows that teens who don't talk about sex with strangers online are less likely to come in contact with predators. In fact, researchers have found that predators usually don't pose as children or teens, and most teens who are contacted by adults they don't know find it creepy. Teens should not hesitate to ignore or block them.

LIMIT ACCESS TO YOUR KIDS' PROFILES

Use privacy settings.

Many social networking sites and chat rooms have adjustable privacy settings, so you can restrict who has access to your kids' profiles. Talk to your kids about the importance of these settings, and your expectations for who should be allowed to view their profile.

Set high privacy preferences on your kids' chat and video chat accounts, as well. Most chat programs allow parents to control whether people on their kids' contact list can see their status, including whether they're online. Some chat and email accounts allow parents to determine who can send messages to their kids, and block anyone not on the list.

Create a safe screen name.

Encourage your kids to think about the impression that screen names can make. A good screen name won't reveal much about how old they are, where they live, or their gender. For privacy purposes, your kids' screen names should not be the same as their email addresses.

Review your child's friends list. You may want to limit your children's online "friends" to people they actually know.

TALK TO KIDS ABOUT WHAT THEY'RE DOING ONLINE

Know what your kids are doing.

Get to know the social networking sites your kids use so you understand their activities. If you're concerned about risky online behavior, you may want to search the social sites they use to see what information they're posting. Are they pretending to be someone else? Try searching by their name, nickname, school, hobbies, grade, or community.

Ask your kids who they're in touch with online. Just as you want to know who your kids' friends are offline, it's a good idea to know who they're talking to online. Encourage your kids to trust their guts if they have suspicions.

Encourage them to tell you if they feel threatened by someone or uncomfortable because of something online. You can then help them report concerns to the police and to the social networking site. Most of these sites have links for users to report abusive, suspicious, or inappropriate behavior.

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SIX SYMPTOMS YOU SHOULD NEVER IGNORE

Some people rush to the doctor's office every time they feel a little ill. Others try to tough it out and hope the problem will go away. In either case, there are some symptoms no one should ignore.

Many health problems do take care of themselves over time, says to the American Academy of Family Physicians (AAFP). But some symptoms may indicate the possibility of a serious condition and should be evaluated immediately by a health care provider.

To determine if something could be serious, look for changes in the way your body looks, feels, or reacts, the AAFP says. If you usually get over a cold in a few days, for instance, it's worth calling your doctor if you have a cough that lingers for a week or two or if you have other symptoms or chronic medical conditions.



THESE COMMON SYMPTOMS REQUIRE IMMEDIATE MEDICAL ATTENTION.

Chest pain

Such pain could be a symptom of indigestion, a heart attack, or another condition. Because chest pain could be serious, it should be evaluated promptly, the AAFP says.

Chest pain from a heart attack varies. Sometimes it feels like a crushing sensation -- like someone is sitting on your chest. Other times it feels like squeezing or pressure on your chest. Sometimes it's accompanied by nausea or lightheadedness.

If you notice any of these symptoms, call 911 and then chew an aspirin if you are not allergic to it to help prevent further damage. Make sure that the emergency responders are aware that you have taken an aspirin.

Coughing up blood

Blood in sputum could indicate simple bronchitis or irritation of the trachea -- but it could also be the result of pneumonia or lung cancer.

If you are young and don't smoke, this symptom is most likely an infection, the AAFP says but it still should not be ignored. Report this symptom to your doctor immediately. If you smoke or are an older adult, your health care provider will look closely for other causes.

Blood in the urine

Although it may indicate a simple bladder infection, this symptom could also mean something more serious, such as a kidney stone or even a malignancy.

To find out what's going on, your doctor may order a series of tests, including urinalysis and blood tests, according to the National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK). Urinalysis examines the urine for red blood cells, as well as white blood cells (a sign of a urinary tract infection) and casts (clumps of cells that are a sign of kidney disease). Other tests such as x-rays, ultrasounds, or even cystoscopic exams may be necessary. A cystoscopic exam involves looking inside the bladder with a very small tube.

Rectal bleeding

Blood in the stool could be from hemorrhoids, or it could be caused by an active ulcer or colon cancer.

Bright-red blood indicates active bleeding. If there's a lot of blood, it could be life threatening. Call 911 immediately.

If the amount of blood is small, you can usually be evaluated in the doctor's office, but call your doctor right away for advice. Simple tests can detect the presence of blood in the stool and estimate how much you're losing. If tests confirm bleeding, an endoscopy, colonoscopy or sigmoidoscopy will let the doctor see what's going on.

Unusual sores, lumps, or lesions

These symptoms usually are benign, but you should have them checked by a health care provider, the AAFP says.

If you live in a sunny climate or if you spend a lot of time outside, you should be especially wary of all kinds of skin lesions, which may indicate skin cancer. Look for sores that always seem to be irritated or moles that change size, have irregular shapes, or change color.

Slurred speech and/or weakness on one side

These symptoms most likely indicate you're having a stroke. Call 911 immediately.

Tests will indicate if you're having a stroke and, if so, what kind. Medications are available to minimize or even reverse some damage from stroke, but they must be administered promptly. Doctors also need to determine whether the stroke is caused by a blood clot or a hemorrhage because the treatments are different.

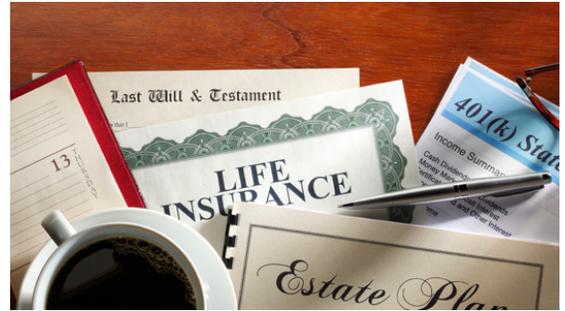
With any of these symptoms, it's important to act quickly.

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ESTATE PLANNING: GET ORGANIZED NOW

Estate planning isn't just about legal issues -- there are practical ones as well. After you die, many of the tasks and decisions your loved ones will have to handle usually aren't covered by basic estate planning documents. You can save them some headache by making your wishes known on such issues as:

- Who should be notified of your death?
- Do you want a funeral or a memorial ceremony? If so, what type? Who should attend? Do you want people to send flowers, or would you prefer donations to charity?
- Did you prepare a will or living trust? Where did you keep them?
- Do you own a life insurance policy, pension, annuity, or retirement account? Where are the documents stored?
- Do you have bank accounts? Do you have a safe deposit box? Where are the records?
- Do you own stocks, bonds, or money in mutual funds? Where are the records?
- Do you own real estate? Where are the deeds?



Most of us carry this information around in our heads and never discuss it with our family members in a comprehensive way. Our loved ones must do their best to sort it all out later.

Avoid Unnecessary Losses

Costly or painful losses can result from a failure to organize your affairs. Stocks, bonds, bank accounts, real estate, and insurance policy benefits may go unclaimed and be turned over to the state government. This happens surprisingly often. Each year, millions of dollars go into state treasuries because the rightful property owners couldn't be found.

On a more personal level, relatives or friends may not be promptly informed of a death, and valuable pieces of family history may not be passed down to future generations.

Fortunately, losses like these can be avoided with a little bit of planning, sorting, and organizing.

Organize Your Information

Making things easier for your family is not difficult, but it may be time-consuming. It's best to break the task into manageable sections and take it one step at a time. Start by thinking about some broad categories of information:

- funeral plans (arrangements and whom to notify)
- insurance policies
- wills, living trusts, deeds, and other important documents
- pensions and retirement accounts
- bank, money market, and mutual fund accounts
- stocks and bonds
- items in safes, safe deposit boxes, and other locked or hidden places, and
- family history, including the location of photographs, heirlooms, and other irreplaceable items.

Then think about organizing this information in a way that will help your family handle your affairs after your death. You can structure the information any way you like -- even some scribbled notes left in an accessible location are better than nothing -- but if you have the time and energy for it, consider a more thorough approach.

To organize your wishes, plans, and important personal information, you can turn to self-help products. However you choose to organize your affairs, what's most important is that you create a clear, easily accessible system that will light the way for your family and friends.

When you've got everything in order, be sure to store your information in a safe place. You might consider keeping everything in a fireproof metal box, file cabinet, or home safe. Also, be sure to discuss your new records with those closest to you. Your careful work won't help them unless they know where to find important papers when the time comes.

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